

Findings of Fact

1. Respondent Robert Lewis Stewart holds Vermont non-resident producer license # **3359465**, first issued on July 31, 2018.
2. Respondent's current registered business address is 8750 W Bryn Mawr Ave., Chicago, IL 60631-3655.
3. Respondent's current resident state is Pennsylvania.
4. Respondent failed to disclose his criminal history in his license application.

Conclusions of Law

5. Pursuant to 8 V.S.A. §§ 11, 13, and 15, the Commissioner is charged with enforcing the insurance laws of the State of Vermont.
6. Pursuant to 8 V.S.A. § 4813o, a licensee is required to provide correct and complete information in the license application.
7. Pursuant to 8 V.S.A. § 4804 (d), a person violating any insurance law may be subject to an administrative penalty.

Consent Order

NOW THEREFORE, based on Respondent's stipulation and based on the Findings of Fact and Conclusions of Law, the Commissioner issues the following Order:

8. Respondent shall pay an administrative penalty in the amount of \$500.00 to the Department within thirty (30) days of the execution of this Stipulation and Consent Order.
9. If the Respondent fails or neglects to comply with any of the terms, conditions or undertakings set forth in this Stipulation and Consent Order, the Department may, upon written notice to Respondent, institute any legal or administrative

proceedings it deems appropriate to enforce same and to seek such other appropriate sanctions, and Respondent shall consent to the entry of judgment for any unpaid balance.

10. Nothing in this Stipulation and Consent Order shall be construed as limiting the Commissioner's authority to investigate Respondent for matters not resolved by the Stipulation and Consent Order or for matters unrelated to this Stipulation and Consent Order.
11. Nothing in this Stipulation and Consent Order shall be construed as limiting any private action a person may have.
12. Respondent acknowledges he has had the opportunity to consult with counsel or has been represented by counsel in this matter and voluntarily waives his right to a hearing on this matter and to judicial review of this matter.
13. Respondent further acknowledges the Commissioner retains jurisdiction over this matter for purposes of enforcing this Order.
14. This Order shall be governed by and construed under the laws of the State of Vermont.
15. This Order is entered into solely for the purpose of resolving this matter and is not intended to be used for any other purpose.

Consent by Robert Lewis Stewart

16. Robert Lewis Stewart hereby admits to the jurisdiction of the Commissioner over the subject matter of this proceeding and knowingly and voluntarily waives his right to a hearing before the Commissioner or his designee and all other procedures otherwise available under Vermont law, the rules of the Department,

the provision of Title 3, Chapter 25 or any right he may have to judicial review of this matter.

17. Respondent acknowledges this Stipulation and Consent Order constitutes a valid order duly rendered by the Commissioner and agrees to be bound by it.
18. Respondent acknowledges and agrees this Stipulation and Consent Order is entered into freely and voluntarily.
19. Respondent acknowledges his understanding of all terms, conditions, and obligations contained in the Stipulation and Consent Order and further acknowledges that should he fail to comply with any and all provisions of the Stipulation and Consent Order, the Commission may impose additional sanctions and seek appropriate relief subject to the Respondent's right to a hearing pursuant to Vermont Insurance laws.
20. This Stipulation and Consent Order is considered a public regulatory action and will be reported to the National Association of Insurance Commissioners. The Respondent must, in the future, answer "YES" to any question which asks "have you ever been named or involved as a party in an administrative proceeding" or any similar question.

2-19-2020
Date


Robert Lewis Stewart
Robert Lewis Stewart

Sworn to and subscribed before me this 19th day of February, 2020.

Santina DiGerolamo
Notary Public

My Commission Expires: 2/5/2024
[seal]



Accepted by: 
Kevin J. Gaffney
Deputy Commissioner, Insurance Division,
Vermont Department of Financial Regulation

Date: 3-5-2020

IT IS HEREBY ORDERED:

- A. Respondent shall comply with all agreements, stipulations and undertakings as recited above.

- B. Nothing contained in this Order shall restrain or limit the Department in responding and addressing any consumer complaint that may be filed, nor shall it preclude the Department from pursuing any other violation of Vermont laws.

Dated at Montpelier, Vermont this 5th day of March, 2020.



Michael S. Pieciak, Commissioner
Vermont Department of Financial Regulation

